

Form 185 – ntc13plnafter

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-26242-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Stephen Borace Jr.  
29 Craig Court  
Totowa, NJ 07512

Alexis L. Borace  
29 Craig Court  
Totowa, NJ 07512

Social Security No.:  
xxx-xx-1819

xxx-xx-2787

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on February 7, 2020.

On 8/18/20 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Vincent F. Papalia on:

Date: September 17, 2020  
Time: 08:30 AM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,  
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: August 19, 2020  
JAN: lc

Jeanne Naughton  
Clerk

## Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Stephen Borace, Jr.  
Alexis L. Borace  
DebtorsCase No. 19-26242-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 185Page 1 of 2  
Total Noticed: 49

Date Rcvd: Aug 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2020.

db/jdb  
cr  
518503148 +Stephen Borace, Jr., Alexis L. Borace, 29 Craig Court, Totowa, NJ 07512-1124  
+Nationstar Mortgage LLC d/b/a Mr. Cooper, Stern, Lavinthal & Frankenberg, LLC,  
105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640  
American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701

518423473 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540  
518423474 +Bank of America, 4909 Savarese Circle, Fll-908-01-50, Tampa, FL 33634-2413  
518512210 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
518423477 +Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
518542897 Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027  
518423478 +Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441  
518443630 +Computer Credit, Inc., 640 West 4th Street, PO Box 5238, Winston Salem, NC 27113-5238  
518423480 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,  
Mason, OH 45040-8999

518429145 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000,  
Detroit, MI 48255-0953)

518423482 +Ford Credit, P.O. Box 152271, Irving, TX 75015-2271  
518423485 #+Marianne Ecanosti, 10 Sunrise Drive, Wayne, NJ 07470-4230  
518423486 +Mrc/united Wholesale M, 585 South Blvd E, Pontiac, MI 48341-3163  
518503574 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096  
518443631 +New York Eye & Ear Infirmary, Attn: Finance Dept., 310 East 14th Street,  
New York, NY 10003-4297

518423489 +Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515  
518423490 +RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409,  
Charlotte, NC 28219-9409

518531219 +RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715-0200  
518423487 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: New Jersey Division of Taxation,  
Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245,  
Trenton, NJ 08695)

518423494 ++WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001  
(address filed with court: Wells Fargo Bank Ia N, Attn: Bankruptcy Dept, Po Box 6429,  
Greenville, SC 29606)

518423493 +Wells Fargo Bank, Mac F823f-02f, Po Box 10438, Des Moines, IA 50306-0438  
518423495 +Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a,  
Des Moines, IA 50328-0001

518449888 +Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938  
518503081 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,  
Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usan.j.njbankr@usdoj.gov Aug 19 2020 23:26:27 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 19 2020 23:26:26 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

518534459 E-mail/Text: ally@ebn.phinsolutions.com Aug 19 2020 23:25:39 Ally Bank Lease Trust,  
PO Box 130424, Roseville MN 55113-0004

518423472 +E-mail/Text: ally@ebn.phinsolutions.com Aug 19 2020 23:25:39 Ally Financial,  
Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901

518423475 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 19 2020 23:35:49 Capital One,  
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

518454227 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 19 2020 23:36:37  
Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

518423479 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 19 2020 23:26:13  
Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

518423481 E-mail/Text: mrdiscen@discover.com Aug 19 2020 23:25:46 Discover Financial,  
Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850

518542900 E-mail/Text: bnc-quantum@quantum3group.com Aug 19 2020 23:26:21  
Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
Kirkland, WA 98083-0657

518434641 E-mail/Text: mrdiscen@discover.com Aug 19 2020 23:25:46 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

518423484 +E-mail/Text: sbse.cio.bnc@mail@irs.gov Aug 19 2020 23:26:01 Internal Revenue Service,  
PO Box 7346, Philadelphia, PA 19101-7346

518534725 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Aug 19 2020 23:26:35 Jefferson Capital Systems LLC,  
Po Box 7999, Saint Cloud Mn 56302-9617

518423476 E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 19 2020 23:35:14 Chase Card Services,  
Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850

District/off: 0312-2

User: admin  
Form ID: 185

Page 2 of 2  
Total Noticed: 49

Date Rcvd: Aug 19, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518573731 +E-mail/PDF: resurgentbkn notifications@resurgent.com Aug 19 2020 23:35:25 LVNV Funding LLC,  
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587,  
LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587  
518573730 E-mail/PDF: resurgentbkn notifications@resurgent.com Aug 19 2020 23:35:25 LVNV Funding LLC,  
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
518423488 +E-mail/Text: bankruptcy@prosper.com Aug 19 2020 23:26:43 Prosper Funding LLC,  
221 Main Street, Suite 300, San Francisco, CA 94105-1909  
518539170 +E-mail/Text: bncmail@w-legal.com Aug 19 2020 23:26:32 Prosper Marketplace Inc.,  
C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
518530534 E-mail/Text: bnc-quantum@quantum3group.com Aug 19 2020 23:26:22  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
518425948 +E-mail/PDF: gecsedirecoverycorp.com Aug 19 2020 23:36:14 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
518538399 +E-mail/PDF: gecsedirecoverycorp.com Aug 19 2020 23:35:08 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
518423491 +E-mail/PDF: gecsedirecoverycorp.com Aug 19 2020 23:35:09 Synchrony Bank/ JC Penneys,  
Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-0001  
518423492 +E-mail/PDF: gecsedirecoverycorp.com Aug 19 2020 23:35:40 Synchrony Bank/Care Credit,  
Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060  
518520385 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 19 2020 23:36:37 Verizon,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518423483 HOA  
cr\* +Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
518524485\* Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,  
Des Moines, IA 50306-0438

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 21, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2020 at the address(es) listed below:

David L. Stevens on behalf of Debtor Stephen Borace, Jr. dstevens@scura.com,  
ecfbkfilings@scuramealey.com/lrichard@scura.com/leon@scura.com/martinezcr93878@notify.bestcase.c  
om  
David L. Stevens on behalf of Joint Debtor Alexis L. Borace dstevens@scura.com,  
ecfbkfilings@scuramealey.com/lrichard@scura.com/leon@scura.com/martinezcr93878@notify.bestcase.c  
om  
Denise E. Carlon on behalf of Creditor Roundpoint Mortgage Servicing Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Maria Cozzini on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
mcozzini@sternlav.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor Roundpoint Mortgage Servicing Corporation  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7